

NOV 14 2005

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**PATENT**Attorney Docket No.: 014801-000400US  
Client Ref. No.: PD482

TOWNSEND and TOWNSEND and CREW LLP

By: Jeanette Olivera  
Jeanette Olivera**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****In re application of:**

Kevin J. Page, et al.

Application No.: 09/360,068

Filed: July 23, 1999.

For: METHOD AND APPARATUS FOR  
ESTABLISHING A SECURE SMART  
CARD COMMUNICATION LINK  
THROUGH A COMMUNICATION  
NETWORK

Customer No.: 20350

**Confirmation No. 3638**

Examiner: Paula W. Klimach

Technology Center/Art Unit: 2135

**RESPONSE TO OFFICE ACTION**Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed July 13, 2005, please enter the following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 11 of this paper.